

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHELE J PETERS

Debtor(s)

Case No. 08-16979

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2008.
- 2) The plan was confirmed on 12/05/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/30/2009.
- 5) The case was converted on 01/29/2010.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,850.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,304.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$25,304.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,351.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,351.48**

Attorney fees paid and disclosed by debtor: \$526.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/ VERIZON WIRELESS	Unsecured	118.73	139.00	139.00	0.00	0.00
ALL STATE INSURANCE CO	Unsecured	2,389.45	NA	NA	0.00	0.00
ALLIED WASTE SERVICES	Unsecured	46.05	NA	NA	0.00	0.00
ALLSTATE	Unsecured	173.95	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	14,126.59	13,841.14	13,841.14	1,796.88	0.00
ARROWHEAD	Unsecured	167.75	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	955.88	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	249.17	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	772.48	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	164.05	NA	NA	0.00	0.00
BARRINGTON COURIER REVIEW	Unsecured	9.99	NA	NA	0.00	0.00
BETA FINANCE CO	Unsecured	1,661.49	4,575.70	4,575.70	0.00	0.00
BILL ME LATER	Unsecured	125.00	NA	NA	0.00	0.00
CALIFORNIA CORP COMPLAINEE	Unsecured	175.00	NA	NA	0.00	0.00
CHICAGO HOME & GARDEN PUBL	Unsecured	34.90	NA	NA	0.00	0.00
CINGULAR WIRELESS	Unsecured	127.07	NA	NA	0.00	0.00
COLLECTION CO OF AMERICA	Unsecured	58.59	NA	NA	0.00	0.00
COMCAST	Unsecured	360.50	NA	NA	0.00	0.00
COMCAST	Unsecured	279.32	NA	NA	0.00	0.00
COMED	Unsecured	430.73	533.55	533.55	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	80.51	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	30.88	NA	NA	0.00	0.00
DAZZLING SPAS	Unsecured	138.00	NA	NA	0.00	0.00
DELUXE BUSINESS FORMS & SUPP	Unsecured	65.81	NA	NA	0.00	0.00
DHL	Unsecured	20.66	NA	NA	0.00	0.00
EAST BAY MUNICIPAL UTILITY	Unsecured	64.56	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	318.75	315.75	315.75	0.00	0.00
ELLE DECOR	Unsecured	10.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	2,024.87	NA	NA	0.00	0.00
FLORIST TRANSWORLD DELIVERY	Unsecured	1,054.10	3,549.35	3,549.35	0.00	0.00
FLORISTS INTERLINK INC	Unsecured	29.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FRANCHISE TAX BOARD	Priority	4,423.19	3,568.06	3,568.06	0.00	0.00
FRANCHISE TAX BOARD	Unsecured	1,014.58	1,047.01	1,047.01	0.00	0.00
GILBERT A MORET	Unsecured	858.00	NA	NA	0.00	0.00
GOLDEN GATE SIGN COMPANY	Unsecured	8,340.95	7,868.83	7,868.83	0.00	0.00
HARRIS BANK	Unsecured	645.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	82.38	NA	NA	0.00	0.00
HSBC	Unsecured	59.80	NA	NA	0.00	0.00
HSBC	Unsecured	4,162.92	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	2,315.85	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	3,898.87	3,933.87	3,933.87	0.00	0.00
JON KANTER & ASSOCIATES	Unsecured	600.00	NA	NA	0.00	0.00
LAKE BARRINGTON SHORES ASSOC	Secured	NA	0.00	0.00	3,748.29	0.00
LAKE BARRINGTON SHORES ASSOC	Secured	NA	NA	NA	0.00	0.00
LAKE COUNTY TREASURER	Secured	2,100.00	2,100.00	2,100.00	473.88	0.00
LAKE COUNTY TREASURER	Unsecured	NA	2,086.79	2,086.79	0.00	0.00
MDC RECOVERY SYSTEMS	Unsecured	292.72	NA	NA	0.00	0.00
MONICA JUNG	Secured	9,794.52	9,794.52	9,794.52	0.00	0.00
MONICA JUNG	Secured	NA	0.00	0.00	17,933.47	0.00
PACIFIC GAS & ELECTRIC	Unsecured	800.38	628.04	628.04	0.00	0.00
PEACOCK CONSTRUCTION	Unsecured	132,000.00	NA	NA	0.00	0.00
PETER IRVING ELECTRIC	Unsecured	871.00	NA	NA	0.00	0.00
PITNEY BOWES	Unsecured	48.69	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,127.16	2,131.72	2,131.72	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	11,508.56	11,508.56	11,508.56	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	471.91	399.92	399.92	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	3,955.40	3,946.81	3,946.81	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	312.39	566.17	566.17	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	435.00	408.59	408.59	0.00	0.00
SAFEWAY INC	Unsecured	108.55	NA	NA	0.00	0.00
SELECT FINANCIAL SRV	Unsecured	2,322.88	NA	NA	0.00	0.00
TELEFLORA	Unsecured	23,681.25	NA	NA	0.00	0.00
TOWN OF LEXINGTON EXCISE TAX	Priority	252.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	139.00	NA	NA	0.00	0.00
TROY CAPITAL LLC	Unsecured	5,154.57	5,423.40	5,423.40	0.00	0.00
UNITED CASH LOANS	Unsecured	470.00	NA	NA	0.00	0.00
US TELEPHONE DIRECTORY	Unsecured	196.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	1,989.66	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	1,324.41	1,220.45	1,220.45	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	3,029.02	3,039.02	3,039.02	0.00	0.00
YELLOW PAGES	Unsecured	609.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$17,933.47	\$0.00
Mortgage Arrearage	\$9,794.52	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,841.14	\$1,796.88	\$0.00
All Other Secured	\$2,100.00	\$4,222.17	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,735.66</b>	<b>\$23,952.52</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,568.06	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,568.06</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,322.53</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,351.48</u>	
Disbursements to Creditors	<u>\$23,952.52</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$25,304.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/25/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.